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## **CONSUMERS' CHECKBOOK**

## A Guide to Health Plans for Federal Employees & Annuitants

Available November 13, 2006 through mid November 2007



NASA is pleased to announce that CHECKBOOK's online guide to health plans is once again available to all NASA employees. CHECKBOOK, a non-profit consumer information and publishing organization, has been supplying Federal Employee Health Benefit (FEHB) plan comparison information to individuals and agencies for over 28 years. The online guide provides:

- Real Cost Comparisons Using actuarial models, plans are ranked by estimates
  of actual out-of-pocket costs calculated based on a customized user's profile,
  providing a real dollars and cents comparison.
- Quick Access to Answers CHECKBOOK has continuously improved the online features of the guide to help Federal employees find answers quickly.
- Dental & Vision Plans The CHECKBOOK guide will evaluate the new Dental
   & Vision plans available to Federal employees for the first time this year.
- **Premium Conversion** CHECKBOOK's guide takes into account the effects of premium conversion in its plan rankings; a significant factor when comparing plans that have higher premiums combined with lower deductibles to those that might have lower premiums but higher deductibles.
- Layering of Information CHECKBOOK has found that many users find the answers they need at basic levels of plan comparison. For others, CHECKBOOK offers even more detailed layers of plan information to address specific needs like prescription drugs and dental care.
- Thorough Explanation Health plan coverage options can be complex. CHECKBOOK offers simplified explanations and suggestions in its full text coverage of the FEHB system.

To access CHECKBOOK, visit the Employee Express Web site at: <a href="https://www.employeeexpress.gov/">https://www.employeeexpress.gov/</a>. You will be required to enter your social security number and employee express pin number to log on. Once you have successfully gained access to Employee Express, you will see a link titled "FEHB Plan Comparison Website – Checkbook." This link will take you to the CHECKBOOK Web site where you will need to select NASA from the agency list.

Any questions concerning this notice, contact:

NSSC Customer Contact Center

1-877-NSSC123 or nssc-contactcenter@nasa.gov